



**MELLINGER KARTZMAN LLC**  
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Order Filed on February 17, 2023  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re:

**UNIVERSAL SALES CONSULTANTS,**  
Debtor.

Case No. 16-30690 (SLM)

Chapter 7

Honorable Stacey L. Meisel

**ORDER TO DISALLOW, MODIFY, AND FIX TREATMENT OF CLAIM PURSUANT  
TO FED R. BANKR. P. 3007 AND 11 U.S.C. § 502 (CLAIM #8)**

The relief set forth on the following page numbered two (2) is hereby **ORDERED**.

**DATED: February 17, 2023**

*Stacey L. Meisel*  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Page 2 of 2

Debtors: Universal Sales Consultants

Case No.: 16-30690 (SLM)

Caption: Order to Disallow, Modify and Fix Treatment of Claims Pursuant to Fed R. Bankr. P. 3007 and 11  
U.S.C. § 502 (Claim #8)

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This matter having been brought before the Court by Mellinger Kartzman LLC, attorneys for Steven P. Kartzman, Chapter 7 Trustee (the “Trustee”), by Notice of Motion to Disallow, Modify and Fix Treatment of Claims, and the Court having considered opposition thereto, if any; and good cause having been shown, it is hereby

**ORDERED AS FOLLOWS:**

1. Claim No. 8 filed by Crestview Financial, LLC d/b/a In Advance Capital is hereby reclassified in its entirety from a secured claim to a general unsecured claim.
2. Claim No. 8 filed by Crestview Financial, LLC d/b/a In Advance Capital is hereby disallowed in its entirety.
3. A copy of this Order shall be served on all interested parties within 7 days of the date hereof.